Massachusetts Division of Insurance Report of Membership ¹ in Closed Nongroup Plans as of December 31, 2002

MASSACHUSETTS NONGROUP CLOSED PLANS COVERED LIVES (WITH 2001 MEMBERSHIP ACCORDING TO 2001 REPORTS)	MA TOTAL Covered Lives as of12/31/2001	MA TOTAL Covered Lives at as of 12/31/2002	Difference 2001 to 2002 Covered Lives	2002 MARKET SHARE
Blue Cross and Blue Shield of Massachusetts, Inc. ²	7,948	6,555	(1,393)	43.2%
Commercial Carriers	7,498	6,112	(1,386)	40.3%
Health Maintenance Organizations ²	3,010	2,497	(513)	16.5%
TOTALS:	18,456	15,164	(3,292)	100.0%

2002 Massachusetts Population ³	6,427,801
2002 MA	
Covered Lives at End of Year	15,164
MA Population insured	
in CLOSED Plans⁴	0.2%

¹ According to M.G.L. c. 176M §1 a "closed plan" is defined as a "nongroup health plan issued by a carrier to a natural person for said person, as well as any covered dependents, prior to the first day of the first open enrollment period" (October 1, 1997).

² Persons covered under Blue Cross and Blue Shield of Massachusetts, Inc.'s HMO Blue line of business are included in the Blue Cross and Blue Shield of Massachusetts, Inc. totals in this report.

³ 2002 Population Source: Table CO-EST2002-02-25 - Massachusetts County Population Estimates and Population Change: July 1, 2001 to July 1, 2002. Source: Population Division, U.S. Census Bureau. Release Date: April 17, 2003

⁴ Total Massachusetts members divided by the 2002 Massachusetts population.